What is claimed is:

1   1. A method for conducting a transaction, comprising:

2   receiving an application for a financial account and an authorization to credit a first

3   amount to the financial account;

4   receiving information identifying a substitute collection technique; and

5   finalizing the transaction after receipt of the application and the information.

1   2. The method of claim 1, further comprising:

2   receiving an acceptance of an incentive offer, wherein the first amount is based on

3   the incentive offer.

1   3. The method of claim 1, further comprising:

2   establishing a second amount associated with the substitute collection technique.

1   4. The method of claim 1, further comprising:

2   offering an incentive based on receipt of the application.

1   5. The method of claim 1, further comprising:

2   offering an incentive based on an approval of the application.

1   6. The method of claim 1, wherein the authorization includes a proxy agreement and

2   wherein the first amount is undetermined at the time of the authorization.

1   7.   The method of claim 1, wherein the substitute collection technique includes

2   information specifying at least one of: (i) a credit account to be credited; (ii) a debit account

3   to be credited; (iii) a financial account to be credited; (iv) a store account to be credited; and

4   (v) an address to which payment is to be sent.

1   8. The method of claim 1, wherein finalizing the transaction further comprises:

2   approving the application; and

3   crediting the financial account by an amount equal to the first amount.

1   9. The method of claim 2, wherein finalizing the transaction further comprises:

2   approving the application; and

3   crediting the financial account by an amount equal to the first amount.

1   10. The method of claim 1, wherein finalizing the transaction further comprises:

2   declining the application; and

3   crediting the substitute form of collection by a second amount.

1   11. The method of claim 10, wherein the second amount is equal to the first amount minus

2   an incentive amount.

1   12. The method of claim 1, wherein finalizing the transaction further comprises:

2   performing an analysis of the application;

3   crediting the financial account by an amount equal to the first amount if the analysis

4   indicates an approval of the application; and

5   crediting the substitute form of collection by a second amount if the analysis

6   indicates a refusal of the application.

1   13. The method of claim 12, wherein the second amount is equal to the first amount less an

2   incentive amount.

1   14.   The method of claim 1, wherein the transaction is a product return transaction.

1   15.   A transaction method, comprising:

2   receiving an application for a financial account;

3   receiving information identifying a substitute collection technique;

4   determining a first payment amount to be paid to the first financial account if the

5   application is approved;

6   determining a second payment amount to be paid to the substitute collection

7   technique if the first application is rejected; and

8   finalizing the transaction based on an approval or rejection of the application.

1   16.   A transaction method, comprising:

2   offering a seller an incentive amount;

3   receiving an application for a financial account and an authorization to credit a

4   payment amount to the financial account;

5   receiving information identifying a substitute collection technique and an

6   authorization to credit a second payment amount to the substitute collection technique;

7   approving the application; and

8   crediting the payment amount to the financial account.

1   17. A device, comprising:

2   a processor; and

3   a storage device coupled to said processor and storing instructions adapted to be

4   executed by said processor to:

5   receive an application for a financial account and an authorization to pay a

6   first amount to the financial account;

7   receive information identifying a substitute collection technique; and

8   finalize the transaction using at least one of the financial account and the

9   substitute collection technique.

1   18.   The device of claim 17, wherein said storage device further stores at least one of: (i)

2   a transaction database; (ii) a seller database; and (iii) an application database.

1   19.   A medium storing instructions adapted to be executed by a processor to perform a

2   method for conducting a transaction, said method comprising:

3   receiving an application for a financial account and an authorization to pay a first

4   amount to the financial account;

5   receiving information identifying a substitute collection technique; and

6   finalizing the transaction using at least one of the financial account and the substitute

7   collection technique.

1   20.   A method for facilitating the return of a product having a purchase price, the method

2   comprising:

3   receiving a request to return the product;

4   receiving an application for a financial account and an authorization to pay the

5   purchase price and an incentive amount to the financial account;

6   receiving information identifying a substitute collection technique; and

7   finalizing the return using at least one of the financial account and the substitute

8   collection technique.